

**Information to identify the case:**

Debtor 1	<u>Grace R Chimento</u>	Social Security number or ITIN	xxx-xx-2109
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-10161-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Grace R Chimento

4/5/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Grace R Chimento  
 Debtor

Case No. 19-10161-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db  
 517952118 +Grace R Chimento, 6 Tempesta Terrace, West Caldwell, NJ 07006-6934  
 517952119 +Ema Recovery, 1 Harmon Meadow Bl, Secaucus, NJ 07094-3600  
 517952122 +Faloni & Associates, LLC, 165 Passaic Ave., Suite 301B, Fairfield, NJ 07004-3592  
 +Group D Capital Partners 1 LLC, c/o PELLEGRINO & FELDSTEIN, LLC, 290 Route 46 West,  
 Denville, NJ 07834-1239  
 517968448 +Mattleman Weinroth & Miller, P.C., 401 Rt. 70 East, Suite 100, Cherry Hill, NJ 08034-2410  
 517952126 +Neptune Issue, Inc., 527 James Street, Morristown, NJ 07960-6395  
 517968452 ++PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129  
 (address filed with court: PNC Bank, 500 First Ave., Pittsburgh, PA 15219)  
 517968449 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 517968451 +PNC Bank, Mail Stop P5 PCLC 02 R, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 517968450 PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
 517968454 +Palmer Properties, LLC, c/o Maty Sue Henifin, Esq., BUCHANAN INGERSOLL ROONEY PC,  
 700 Alexander Park - Suite 300, Princeton, NJ 08540-6351  
 517952127 +Parker McKay, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054  
 517952128 +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180  
 517968453 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, 50 Barrack Street,  
 PO Box 269, Trenton, NJ 08695)  
 517952130 +Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300,  
 Highlands Ranch, CO 80129-2386  
 517952131 +Toms River Municipal Court, 255 Oak Avenue, Toms River, NJ 08753-3383

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2019 23:34:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 05 2019 23:34:30 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Apr 06 2019 02:48:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 517952117 +EDI: GMACFS.COM Apr 06 2019 02:48:00 Ally Financial, P O Box 380901,  
 Bloomington, MN 55438-0901  
 517952120 +EDI: RMSC.COM Apr 06 2019 02:48:00 GECRB/JC Penny, Attention: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 517952121 +EDI: RMSC.COM Apr 06 2019 02:48:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 517952123 EDI: IRS.COM Apr 06 2019 02:48:00 Internal Revenue Service, 955 S. Springfield Ave.,  
 Springfield, NJ 07081  
 517952125 +EDI: CBSKOHLS.COM Apr 06 2019 02:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 517952125 +E-mail/Text: bncnotices@becket-lee.com Apr 05 2019 23:33:27 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517952129 +EDI: SEARS.COM Apr 06 2019 02:48:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 517954694 +EDI: RMSC.COM Apr 06 2019 02:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517952124\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 26

Date Rcvd: Apr 05, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee relating to  
Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan  
Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Sywilok sywilokattorney@sywilok.com, nj26@ecfbis.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee relating  
to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan  
Servicing LLC rsolarz@kmlawgroup.com  
Scott D. Sherman on behalf of Debtor Grace R Chimento ssherman@minionsherman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5